

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant	: Stuart J. Solomon et al.	Art Unit	: 3628
Serial No.	: 10/027,664	Examiner	: Igor N. Borissov
Filed	: December 20, 2001	Conf. No.	: 1128
Title	: BUSINESS TRANSACTION MANAGEMENT		

MAIL STOP AF

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT IN REPLY TO FINAL ACTION OF NOVEMBER 17, 2009

Please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.